

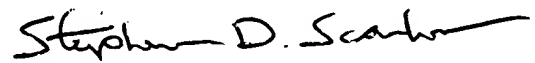
169. The apparatus as defined in claim 164 wherein said order to pay is a bank draft.

REMARKS

The claims are rewritten to define the invention more completely.

Applicant respectfully submits that the present Amendment places the application in condition for allowance, and allowance is requested.

Respectfully submitted,



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